

Form ntfncurv – testntfncurv27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 20–14450–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nicole D Reynolds  
13 Blossom Trail  
Sicklerville, NJ 08081

Social Security No.:  
xxx–xx–6190

Employer's Tax I.D. No.:

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**NOTICE OF RECEIPT OF RESPONSE TO  
NOTICE OF FINAL CURE PAYMENT**

TO: Nicole D Reynolds  
Debtor(s)

You are hereby notified that a Response to Notice of Final Cure Payment has been filed. Under Fed. R. Bankr. P. 3002.1(h), if you disagree with the creditor's response, a motion must be filed to determine whether the debtor has cured the default and paid post–petition amounts.

Dated: February 7, 2025  
JAN: dmb

Jeanne Naughton, Clerk

In re:  
Nicole D Reynolds  
Debtor

Case No. 20-14450-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 07, 2025

User: admin  
Form ID: ntcfncur

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2025:

Recip ID	Recipient Name and Address
db	+ Nicole D Reynolds, 13 Blossom Trail, Sicklerville, NJ 08081-3064

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Barbara J. Snavely	on behalf of Debtor Nicole D Reynolds jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. bkecf@friedmanvartolo.com,

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bankruptcy@friedmanvartolo.com

Linda S. Fossi

on behalf of Creditor US Bank Cust/PC7 Firsttrust Bk lfossi@zeitzlawfirm.com  
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8